

**WORK MEETING AGENDA OF THE CITY COUNCIL OF LAYTON, UTAH**  
**March 6, 2014 – 5:30 PM**

**Item:**

1. Utah Risk Management Association (URMMA) - Introductions, Mission Statement and Council Training
2. Presentation - Mr. Bill Francis - Davis Channel 17
3. Other Business

In the event of an absence of a full quorum, agenda items will be continued to the next regularly scheduled meeting.

This meeting may involve the use of electronic communications for some of the members of the public body. The anchor location for the meeting shall be the Layton City Council Chambers, 437 North Wasatch Drive, Layton City. Members at remote locations may be connected to the meeting telephonically.

Notice is hereby given that by motion of the Layton City Council, pursuant to Title 52, Chapter 4 of the Utah Code, the City Council may vote to hold a closed meeting for any of the purposes identified in that Chapter.

**LAYTON CITY COUNCIL MEETING  
AGENDA ITEM COVER SHEET**

**Item Number:** 1.

**Subject:**

Utah Risk Management Association (URMMA) - Introductions, Mission Statement and Council Training

**Background:**

Kathy Kenison, Administrative Services Manager for URMMA, and Staff will introduce themselves to the Council and provide training.

**Alternatives:**

N/A

**Recommendation:**

N/A



## **An Introduction to URMMA**

Utah Risk Management Mutual Association (URMMA) is a pool that was formed by municipalities in the State of Utah for the purpose of providing a liability insurance program. URMMA was formed by Interlocal Agreement in 1985 and as such, is a governmental entity. URMMA's unique programs and philosophies were developed by our Board of Directors which consist of one representative from each of our Member cities. The following information will provide some highlights of URMMA's governance and programs.

### **Governance**

- URMMA is totally governed by its Members. All philosophies, programs and practices are approved by our Board.
- Each Member has representation on the Board.

### **Philosophy**

- URMMA's focus has always been on risk management activities that improve our communities first and insurance needs second.
- URMMA's programs are designed to emphasize Member accountability.
- Our risk management and educational services help reduce losses so that premiums remain low.
- Membership in URMMA requires a commitment to risk management.

### **Coverage**

- URMMA provides **\$6,000,000 per occurrence coverage with no aggregate.**
- URMMA's third party liability coverage is very broad and includes bodily injury, property damage, personal injury, public officials errors and omissions and employees benefit liability.
- URMMA's coverage is also very dynamic. Last year our Board voted to add \$100,000 aggregate per member cyber liability coverage.
- Members have the option of purchasing auto physical damage coverage from URMMA for vehicles valued less than \$50,000.
- Members group purchase property insurance coverage through Moreton & Co.
- Property coverage includes \$200 million earthquake/flood coverage shared with other members. By group purchasing this coverage, members have received discounted coverage rates.
- Members are involved with claims throughout the resolution process. We look to our members for settlement authority for **EVERY** claim settlement.

### **Staff**

- URMMA has the following staff who will work directly with your city employees:
  - ▶ Our claims adjuster will handle your claims.
  - ▶ Our claims and litigation manager is attorney who supervises and oversees claims and litigation.
  - ▶ Our risk manager will work directly with your employees to improve risk management in your city. He will also conduct an annual inspection of all departments in your city and provide a written report to your management.
  - ▶ Our education manager will conduct training to all of your employees at your city center. There are more than 50 training topics available.
  - ▶ Our administrative services manager works with your finance department on all invoices, loss reports, website interaction, certificates of insurance, etc.
  - ▶ Our administrative assistant maintains the claims files when a claim is filed against the City.
  - ▶ Our CEO is a former city manager who understands city government and works with our Board to carry URMMA's programs forward.
- All staff services are included in the annual premium. There is no additional charge for any of our services.

### **Accountability**

- In an effort to promote accountability, URMMA claims are subject to a deductible based on the group to which the City is assigned.
- Losses are repaid to URMMA over a five year period.
- When losses are repaid in full, premiums are automatically reduced.
- As City employees focus on risk management, claims are reduced and cities can keep more of their funds in the city for other projects.



## MISSION STATEMENT

The Utah Risk Management Mutual Association (URMMA) welcomes the membership of those Utah municipalities dedicated to improving their communities through the prevention and control of loss who are willing to commit time, effort and funds to protect their citizens, employees and public resources. To these ends, the Association will:

1. Assist its members to prevent and control loss by:
  - ▶ Identifying risk;
  - ▶ Reducing risk by training, education and risk transfer;
  - ▶ Adopting appropriate policies, procedures, programs and guidelines;
  - ▶ Sharing ideas and programs;
  - ▶ Controlling loss or further injury after an occurrence or claim.
2. Pool resources to spread the risk of loss where and when appropriate.
3. Protect against catastrophic loss.
4. Reduce costs by the joint purchase of protection and services whenever possible.
5. Maintain long-term financial stability by funding all obligations at responsible levels.
6. Improve the legal and risk management environment by proposing and supporting favorable legislative and regulatory changes.
7. Foster cooperation and joint action with other affected entities.
8. Require a high degree of commitment to the Association's risk management programs by all members.

The Association will emphasize risk management activities that improve our communities rather than insurance. It will strive for excellence in all areas of endeavor. Adequate staff or outside service providers will be hired to provide the services established by URMMA's governing body.

Each member is expected to actively participate in all areas of risk management and to implement the Association's programs. Programs and policies which generally promote responsibility and accountability of individual members are favored. Expenses shall be equitably allocated and shared among the members.

# ETHICS

## DO NOT:

1. Disclose or improperly use private information acquired in the course of your employment in order to get financial gain or a special privilege or exemption.
2. Use your position to further substantially your own financial interest.
3. Use your position to secure a special privilege for yourself or others.
4. Receive, take, accept, seek or solicit directly or indirectly for yourself or for another a gift of substantial value or an economic benefit tantamount to a gift that (a) would tend to improperly influence a reasonable person in your position, or (b) a reasonable person in your position should know is primarily for the purpose of rewarding you for action already taken.

Number 4 above does not apply to an occasional Nonpecuniary gift having a value of less than \$50.



## ***YOU ARE REQUIRED TO DISCLOSE:***

1. *Any time you receive or agree to receive compensation for assisting any person or business in a transaction with the City.*
  - A. *File a sworn statement with the Mayor.*
  - B. *Disclose to your supervisor.*
  - C. *10 days before agreement or receiving compensation, whichever is earlier.*
2. *A substantial interest you own in a business regulated by the City, or if you are an officer or employee of the business.*
  - A. *You, your spouse or a minor child.*
  - B. *File with Mayor.*
  - C. *When first employed and any time your interest changes.*
  - D. *Substantial means at least a 10% interest, but not if \$2000 or less.*
3. *The nature of your interest in a business which is doing or anticipates doing business with the City.*
  - A. *File with the mayor.*
  - B. *Elected officers or appointed members of boards have to also disclose to the board immediately before discussion of the item.*
4. *Any personal interest or investment you have which creates a conflict between your personal interest and your public duties.*
  - A. *File with the mayor.*
  - B. *When you first become employed, or first have the conflict, and whenever it changes.*

**LAYTON CITY COUNCIL MEETING  
AGENDA ITEM COVER SHEET**

**Item Number:** 2.

**Subject:**

Presentation - Mr. Bill Francis - Davis Channel 17

**Background:**

Mr. Bill Francis from Davis Channel 17 will make a short presentation to the Council.

**Alternatives:**

N/A

**Recommendation:**

N/A



**LAYTON CITY COUNCIL MEETING  
AGENDA ITEM COVER SHEET**

**Item Number:** 3.

**Subject:**

Other Business

**Background:**

The Council and Staff will discuss miscellaneous items.

**Alternatives:**

N/A

**Recommendation:**

N/A